

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: JOSEPH M RAGONA, III	§	Case No. 5:18-bk-03141
KATHLEEN RAGONA	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/30/2018.
- 2) The plan was confirmed on 03/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/07/2021.
- 5) The case was completed on 10/11/2023.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,155.00.
- 10) Amount of unsecured claims discharged without full payment: \$62,054.91.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 9,184.00	
Less amount refunded to debtor(s)	\$ 4.00	
<b>NET RECEIPTS</b>		<b>\$ 9,180.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 643.28	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,143.28</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CAROL W BALTIMORE, ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,052.00	1,052.01	1,052.01	106.53	0.00
DISCOVER	Uns	789.00	1,145.72	1,145.72	116.00	0.00
ONEMAIN FINANCIAL	Uns	9,815.00	11,241.55	11,241.55	1,138.18	0.00
PORTFOLIO RECOVERY	Uns	1,798.00	2,202.42	2,202.42	222.99	0.00
MIDLAND CREDIT MGMT;	Uns	277.00	594.55	594.55	60.19	0.00
PORTFOLIO RECOVERY	Uns	789.00	1,501.22	1,501.22	151.99	0.00
PORTFOLIO RECOVERY	Uns	0.00	923.17	923.17	93.47	0.00
PORTFOLIO RECOVERY	Uns	2,000.00	2,549.26	2,549.26	258.10	0.00
PORTFOLIO RECOVERY	Uns	800.00	1,153.57	1,153.57	116.80	0.00
CAPITAL ONE BANK	Uns	0.00	2,302.47	2,302.47	233.12	0.00
WELLS FARGO	Sec	0.00	586.67	0.00	0.00	0.00
WELLS FARGO	Uns	825.00	1,645.32	1,058.65	107.19	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,395.16	1,395.16	141.26	0.00
QUANTUM3 GROUP, LLC	Uns	250.00	556.83	556.83	56.38	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	3,009.79	3,009.79	304.73	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	5,292.51	5,292.51	535.86	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	3,402.69	3,402.69	344.52	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	274.00	901.38	901.38	91.26	0.00
CAPITAL ONE BANK	Uns	0.00	1,822.38	1,822.38	184.51	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,151.71	1,151.71	116.61	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	919.44	919.44	93.09	0.00
QUANTUM3 GROUP, LLC	Uns	1,170.00	1,190.10	1,190.10	120.50	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,182.37	1,182.37	119.71	0.00
MARINER FINANCE, LLC	Uns	3,000.00	2,179.56	2,179.56	220.67	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,670.65	1,670.65	169.15	0.00
PORTFOLIO RECOVERY	Uns	0.00	838.67	838.67	84.91	0.00
PORTFOLIO RECOVERY	Uns	0.00	943.14	943.14	95.49	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	431.79	431.79	43.71	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	0.00	NA	NA	0.00	0.00
TD BANK	Uns	397.00	456.41	456.41	46.21	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	85,544.00	82,473.45	663.59	663.59	0.00
AMERICOLLECT	Uns	75.00	NA	NA	0.00	0.00
CABELAS	Uns	1,466.00	NA	NA	0.00	0.00
CAR CARE CREDIT	Uns	651.00	NA	NA	0.00	0.00
CARE CREDIT	Uns	809.00	NA	NA	0.00	0.00
CENTRAL CREDIT	Uns	901.00	NA	NA	0.00	0.00
EYE CARE SPECIALISTS	Uns	94.00	NA	NA	0.00	0.00
FINGERHUT	Uns	4,973.00	NA	NA	0.00	0.00
GAMESTOP	Uns	550.00	NA	NA	0.00	0.00
GEISINGER	Uns	283.00	NA	NA	0.00	0.00
GETTINGTON	Uns	2,424.00	NA	NA	0.00	0.00
L.C.C.C.	Uns	1,255.00	NA	NA	0.00	0.00
LOWES	Uns	1,500.00	NA	NA	0.00	0.00
MATTHEW BERGER, M.D	Uns	12.04	NA	NA	0.00	0.00
MCCARTHY BURGESS AND WOLFE	Uns	1,306.00	NA	NA	0.00	0.00
MEDICREDIT	Uns	74.00	NA	NA	0.00	0.00
NELNET U.S DEPT OF EDUCATION	Uns	23,000.00	NA	NA	0.00	0.00
PAYPAL CREDIT	Uns	1,191.00	NA	NA	0.00	0.00
PROCO	Uns	340.00	NA	NA	0.00	0.00
RADIOLOGY ASSOCS	Uns	30.00	NA	NA	0.00	0.00
RECON ORTHO	Uns	29.00	NA	NA	0.00	0.00
ROTHMAN INSTITUATE	Uns	340.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SYNCHRONY BANK	Uns	1,736.00	NA	NA	0.00	0.00
VALLEY ENT, P.C	Uns	109.00	NA	NA	0.00	0.00
VISION IMAGING	Uns	44.00	NA	NA	0.00	0.00
WOODFOREST BANK	Uns	1,000.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 663.59	\$ 663.59	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 663.59	\$ 663.59	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 53,069.17	\$ 5,373.13	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,143.28	
Disbursements to Creditors	\$ 6,036.72	
<b>TOTAL DISBURSEMENTS:</b>		\$ 9,180.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/26/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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